

# Plan ahead for the future

Someday your son may want to be an engineer.  
Your daughter may learn to save lives. Families  
that save for college help their children discover  
themselves and their future careers. Your GET  
account can help make their dreams a reality.



# Open the door for your child's future

He's always taking things apart. She can play  
nurse for hours at a time. Young minds are full  
of energy, creativity and hope. And you can  
guarantee their future opportunities when you  
plan ahead for college tuition.

# Buy tomorrow's college tuition today

[www.get.wa.gov](http://www.get.wa.gov)  
1.800.955.2318 (toll-free)  
[GETInfo@hecb.wa.gov](mailto:GETInfo@hecb.wa.gov)



Guaranteed Education Tuition Program  
P.O. Box 43450, Olympia, WA 98504-3450  
*The GET Program is administered by the  
Washington Higher Education Coordinating Board.*



# Guarantee your child's college tuition Guarantee your peace of mind



Annual Enrollment Period  
September 15 - March 31

Washington State's 529 Prepaid College Tuition Program





# Guarantee your child's dream

*As children grow they learn new skills,  
discover their passions and define their dreams.  
No matter which path they choose, a college  
education will help them succeed.*

## Prepay for college now

The State of Washington created the Guaranteed Education Tuition program to encourage families to start saving for their children's college education. With GET, you can prepay tomorrow's college tuition with today's dollars, and your money is guaranteed to keep pace with rising college tuition, no matter how much it increases in the future.

You won't have to worry about the ups and downs of the stock market or whether you've saved enough. And you'll have peace of mind knowing that your money will be there when your child is ready for college. It's guaranteed.

## Guaranteed by the State of Washington

GET is Washington's 529 prepaid college tuition program, and one of only a few 529 programs in the country that are backed by state law.<sup>1</sup> When you purchase 100 GET units, you'll have one year of college tuition when your child is ready for college, even if tuition doubles or triples during that time.<sup>2</sup>

Your GET units are guaranteed by state law to keep pace with tuition at Washington's most expensive public university, either the University of Washington or Washington State University. And you can use your units just about anywhere.

• Since 1997, GET families have opened more than 106,000 accounts worth over \$1.1 billion. Already more than 13,500 students have used their accounts to pay for higher education.

## Choose from colleges nationwide

You can use your GET units at nearly any public or private college or vocational school in the country, as well as some schools around the world. The monetary value of your account is the same, whether your child attends a community college close to home or a private college in another state.

If tuition at your child's college is lower than the resident undergraduate tuition and state-mandated fees at the UW or WSU, you can use your extra units for room and board, books, or other qualified higher education expenses. If your child's tuition is higher, you'll just pay the difference.

## Flexibility and control

If your child receives a scholarship or other tuition assistance, you can use your GET units for room and board, books or other qualified college expenses. If your child doesn't go to college, you can transfer your account to another family member or request a refund.

## Tax-free savings and withdrawals

Because the GET Program is a state 529 plan, the after-tax money you put into your account will grow tax-free. And, when your child is ready for college, the money you withdraw will be tax-free, as long as you use it for qualified higher education expenses.

## How it works

- > Purchasing GET units is easy. You can purchase a lump sum in any amount, or set up a monthly payment plan for 50 units or more, with a maximum purchase of 500 units per child. You can save a set amount each month or send a check when you have extra money to contribute. Or, choose a combination of both.
- > You can open an account for anyone — your child, grandchild, friend or even yourself. And you maintain total control over your account. The only requirement is that either the account owner or student be a Washington resident at the time of enrollment in the program.
- > You can pay for your units with a lump sum purchase, or over time with a custom monthly plan.
- > To use your units, a custom monthly plan must be paid in full and open for at least two calendar years. Units purchased in a lump sum must be held at least two calendar years.
- > Custom monthly plans include a 7.5% finance charge, and current unit prices reflect a premium over current tuition. Your GET account will show financial gain when units are held for four to five years.

• Get units purchased ten years ago have nearly doubled in value. College tuition rises each year, so start saving now for the greatest benefit.



## Get started today

1. **Visit our Web site or call us.**  
*Review program details online or request a free enrollment kit.*
2. **Open your GET account (September 15 – March 31).**  
*Visit our Web site and click on "Enroll Now." You can also download an enrollment form or we can mail one to you.*
3. **Start saving.**  
*Make automatic monthly payments or send us a check whenever you want to add units to your account.*

## Questions? Just ask us!

**Click:** [www.get.wa.gov](http://www.get.wa.gov)

**Call:** 1-800-955-2318 (toll-free)

**Email:** [GETInfo@hecb.wa.gov](mailto:GETInfo@hecb.wa.gov)

**Visit:** 919 Lakeridge Way SW, Olympia, Washington

 **GET**  
Guaranteed Education Tuition™



Washington State's  
529 Prepaid College  
Tuition Program

## Guarantee your child's opportunities.

### Watch your savings grow.

*You can use your GET account for tuition or other qualified higher education expenses at nearly any college, university or vocational school in the country.<sup>3</sup> And you decide how much and how often to save. Purchase GET units in any amount (up to 500 units per child) and watch your savings grow. For example:<sup>4</sup>*



**100 units = Tuition at a college or university<sup>5</sup> for 1 year**



**39 units = Tuition at a community college or vocational school for 1 year**

*You can also use GET units to meet other higher education costs. Every unit counts, so no matter how you begin, start saving today.*

**For example:**



**37 units = Campus dorm room for 1 semester**



**12 units = Books and supplies for 1 semester**

<sup>3</sup> For a complete list of schools see [www.fafsa.ed.gov](http://www.fafsa.ed.gov). <sup>4</sup> These are estimates and are based on the cost of various college expenses as of September 1, 2009. Actual costs may be higher or lower when it's time for your child to go to college. Review IRS Publication 970 and GET Program Details for a list of qualified higher education expenses. <sup>5</sup> The value of GET units is based on resident undergraduate tuition and state mandated fees at the most expensive public university in Washington, either the University of Washington or Washington State University.

<sup>1</sup> Revised Code of Washington 28B.95.050.

<sup>2</sup> The value of GET units is based on resident undergraduate tuition and state-mandated fees at the most expensive public university in Washington, either the University of Washington or Washington State University.